

Fill in this information to identify the case:

Debtor 1 Chandra Medlin

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number 15-34864

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## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as  
Name of creditor: Trustee of Chalet Series III Trust

Court claim no. (if known): 1-1

Last 4 digits of any number you use to  
identify the debtor's account:

1 5 9 2**Date of payment change:**

Must be at least 21 days after date  
of this notice 10/11/2021

**New total payment:**

Principal, interest, and escrow, if any \$ 1,378.35

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 3.650%New interest rate: 3.640%Current principal and interest payment: \$ 977.45New principal and interest payment: \$ 916.24**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Chandra Medlin Case number (if known) 15-34864  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons Date 08/20/2021  
Signature

Print: Molly Slutsky Simons Title Attorney for Creditor  
First Name Middle Name Last Name

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

(800) 603-0836  
Para Español, Ext. 2660, 2643 o 2772  
8:00 a.m. - 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

TONY MEDLIN  
2500 S HIGHLAND AVE STE 200  
LOMBARD IL 60148

August 19, 2021

RE: Loan Number [REDACTED]

## Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

### Changes to Your Mortgage Interest Rate and Payments on September 27, 2021

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a two-week period during which your interest rate stayed the same. That period ends on September 27, 2021, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every payment for the rest of your loan term.

	Current Rate and Bi-Weekly Payment	New Rate and Bi-Weekly Payment
Interest Rate	3.65%	3.64%
Total Bi-Weekly Payment	\$1,439.56	\$1,378.35 (due October 11, 2021)

**IMPORTANT:** To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the Cost of Savings and your margin is 3.45%. The Co of Savings index is published Monthly in Wells Fargo & Company.

**Rate Limits:** Your rate cannot go higher than 11.95%, or lower than 3.45% over the life of the loan. Your rate can increase every payment by no more than 0.00%. Your rate can decrease every payment by no more than 0.00%.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. These amounts are based on the Cost of Savings index, your margin, your loan balance of 240,921.51, and your remaining loan term of 168 months.

**Prepayment Penalty:** None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Jessica Watson  
Title: Asset Manager  
Toll Free Number: (800) 603-0836, ext: 2767

\*If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 10/11/2021.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In Re:

Case No. 15-34864

Chandra Medlin, fka Chandra Taylor, fka  
Chandra Horton, aka Chandra V. Medlin, aka  
C Victoria Medlin, aka Chandra Victoria  
Medlin

Chapter 13

Debtor

Hon. Judge A. Benjamin Goldgar

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**CERTIFICATE OF SERVICE**

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The undersigned, an attorney, hereby certifies that I have served a copy of this Notice of Mortgage Payment Change upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on August 20, 2021, before the hour of 5:00 p.m.

Mohammed O Badwan, Debtor's Counsel  
mbadwan@sulaimanlaw.com

Jennifer A Filipiak, Debtor's Counsel  
jmclaughlin@sulaimanlaw.com

Glenn B Stearns, Trustee  
mcguckin\_m@lisle13.com

Patrick S Layng, U.S. Trustee  
ustpregion11.es.ecf@usdoj.gov

Chandra Medlin, Debtor  
4460 Longmeadow Drive  
Gurnee, IL 60031

Dated: August 20, 2021

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com  
Attorney for Creditor